

<i>SERFF Tracking Number:</i>	<i>CNAB-125858907</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08-F3254</i>		
<i>TOI:</i>	<i>05.1 Commercial Multi-Peril - Non-Liability</i>	<i>Sub-TOI:</i>	<i>05.1003 Commercial Package</i>
	<i>Portion Only</i>		
<i>Product Name:</i>	<i>Commercial Multi Peril</i>		
<i>Project Name/Number:</i>	<i>Enhanced Winery Extension /08-F3254</i>		

## Filing at a Glance

Companies: Continental Insurance Company, American Casualty Company of Reading PA, National Fire Insurance Company of Hartford, Transportation Insurance Company, Valley Forge Insurance Company, Continental Casualty Company

Product Name: Commercial Multi Peril	SERFF Tr Num: CNAB-125858907	State: Arkansas
TOI: 05.1 Commercial Multi-Peril - Non-Liability	SERFF Status: Closed	State Tr Num: EFT \$50
Portion Only		
Sub-TOI: 05.1003 Commercial Package	Co Tr Num: 08-F3254	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Authors: Roberta Cooper, Ruby McGhee	Disposition Date: 11/20/2008
	Date Submitted: 11/19/2008	Disposition Status: Approved
Effective Date Requested (New): 01/01/2009		Effective Date (New): 01/01/2009
Effective Date Requested (Renewal): 01/01/2009		Effective Date (Renewal): 01/01/2009

State Filing Description:

## General Information

Project Name: Enhanced Winery Extension	Status of Filing in Domicile: Pending
Project Number: 08-F3254	Domicile Status Comments: We are making this filing simultaneously in all states and the District of Columbia .
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 11/20/2008	
State Status Changed: 11/20/2008	Deemer Date:
Corresponding Filing Tracking Number:	

<i>SERFF Tracking Number:</i>	<i>CNAB-125858907</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08-F3254</i>		
<i>TOI:</i>	<i>05.1 Commercial Multi-Peril - Non-Liability</i>	<i>Sub-TOI:</i>	<i>05.1003 Commercial Package</i>
	<i>Portion Only</i>		
<i>Product Name:</i>	<i>Commercial Multi Peril</i>		
<i>Project Name/Number:</i>	<i>Enhanced Winery Extension /08-F3254</i>		

**Filing Description:**

We are filing the enclosed form (G-300648-A / Enhanced Winery Extension Endorsement) for use with our Tailored Commercial Program Plus (TCPP) coverage.

We propose to implement this filing for policies effective on and after January 1, 2009.

## Company and Contact

**Filing Contact Information**

Ruby G. McGhee, State Filing Analyst	ruby.mcghee@cna.com
333 S. Wabash	(312) 822-4344 [Phone]
Chicago, IL 60685	(312) 755-2394[FAX]

**Filing Company Information**

Continental Insurance Company	CoCode: 35289	State of Domicile: Pennsylvania
333 South Wabash	Group Code: 218	Company Type: Property and Casualty

37th Floor		
Chicago, IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 13-5010440	
	-----	

American Casualty Company of Reading PA	CoCode: 20427	State of Domicile: Pennsylvania
333 South Wabash	Group Code: 218	Company Type: Property and Casualty

37th Floor		
Chicago, IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 23-0342560	
	-----	

National Fire Insurance Company of Hartford	CoCode: 20478	State of Domicile: Illinois
333 South Wabash	Group Code: 218	Company Type: Property and Casualty

37th Floor

<i>SERFF Tracking Number:</i>	<i>CNAB-125858907</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08-F3254</i>		
<i>TOI:</i>	<i>05.1 Commercial Multi-Peril - Non-Liability</i>	<i>Sub-TOI:</i>	<i>05.1003 Commercial Package</i>
	<i>Portion Only</i>		
<i>Product Name:</i>	<i>Commercial Multi Peril</i>		
<i>Project Name/Number:</i>	<i>Enhanced Winery Extension /08-F3254</i>		

Chicago, IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 06-0464510	
	-----	
Transportation Insurance Company	CoCode: 20494	State of Domicile: Illinois
333 South Wabash	Group Code: 218	Company Type: Property and Casualty
37th Floor		
Chicago, IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 36-1877247	
	-----	
Valley Forge Insurance Company	CoCode: 20508	State of Domicile: Pennsylvania
333 South Wabash	Group Code: 218	Company Type: Property and Casualty
37th Floor		
Chicago, IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 23-1620527	
	-----	
Continental Casualty Company	CoCode: 20443	State of Domicile: Illinois
333 South Wabash	Group Code: 218	Company Type: Property and Casualty
Chicago , IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 36-2114545	
	-----	

SERFF Tracking Number:	CNAB-125858907	State:	Arkansas
First Filing Company:	Continental Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	08-F3254		
TOI:	05.1 Commercial Multi-Peril - Non-Liability Portion Only	Sub-TOI:	05.1003 Commercial Package
Product Name:	Commercial Multi Peril		
Project Name/Number:	Enhanced Winery Extension /08-F3254		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per group
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Insurance Company	\$50.00	11/19/2008	24041046
American Casualty Company of Reading PA	\$0.00	11/19/2008	
National Fire Insurance Company of Hartford	\$0.00	11/19/2008	
Transportation Insurance Company	\$0.00	11/19/2008	
Valley Forge Insurance Company	\$0.00	11/19/2008	
Continental Casualty Company	\$0.00	11/19/2008	

SERFF Tracking Number:	CNAB-125858907	State:	Arkansas
First Filing Company:	Continental Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	08-F3254		
TOI:	05.1 Commercial Multi-Peril - Non-Liability Portion Only	Sub-TOI:	05.1003 Commercial Package
Product Name:	Commercial Multi Peril		
Project Name/Number:	Enhanced Winery Extension /08-F3254		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/20/2008	11/20/2008

<i>SERFF Tracking Number:</i>	<i>CNAB-125858907</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Portion Only</i>		
<i>Product Name:</i>	<i>Commercial Multi Peril</i>		
<i>Project Name/Number:</i>	<i>Enhanced Winery Extension /08-F3254</i>		

## Disposition

Disposition Date: 11/20/2008  
Effective Date (New): 01/01/2009  
Effective Date (Renewal): 01/01/2009  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

<b>Overall Percentage Rate Indicated For This Filing</b>	0.000%
<b>Overall Percentage Rate Impact For This Filing</b>	0.000%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$0
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	0

SERFF Tracking Number:	CNAB-125858907	State:	Arkansas
First Filing Company:	Continental Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	08-F3254		
TOI:	05.1 Commercial Multi-Peril - Non-Liability	Sub-TOI:	05.1003 Commercial Package
	Portion Only		
Product Name:	Commercial Multi Peril		
Project Name/Number:	Enhanced Winery Extension /08-F3254		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Enhanced Winery Extension Endorsement	Approved	Yes

SERFF Tracking Number: CNAB-125858907 State: Arkansas

First Filing Company: Continental Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: 08-F3254

TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1003 Commercial Package Portion Only

Product Name: Commercial Multi Peril

Project Name/Number: Enhanced Winery Extension /08-F3254

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Enhanced Winery Extension Endorsement	G-300648-A	05/08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 G-123091-E Previous Filing #: CNAB-125535154		08-F3254 (Enhanced Winery Extension Endorsement, G-300648-A).pdf





**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ENHANCED WINERY EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CAUSES OF LOSS – SPECIAL FORM

### **A. CHANGES TO THE BUILDING AND PERSONAL PROPERTY COVERAGE FORM**

#### **1. Additional Coverage Extensions**

The following Coverage Extensions are added to Section A.5. of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**. Each of these Coverage Extensions is additional insurance and shall apply as excess over any other applicable coverage in your policy. The Additional Condition, Coinsurance, does not apply to these additional Coverage Extensions.

##### **a. Outdoor Vines, Growing Grapes and Trellises**

The insurance provided by this Coverage Form is extended to apply to loss of or damage to your outdoor vines, growing grapes and trellises at the described premises, including debris removal.

This Coverage Extension applies only to loss or damage caused by or resulting from any of the following causes of loss:

- (1) Fire;
  - (2) Lightning;
  - (3) Explosion;
  - (4) Riot or civil commotion; or
  - (5) Aircraft;
  - (6) Vehicles not owned or operated by you or your employees;
  - (7) Vandalism; or
  - (8) Theft
- to the extent they are covered in Section II Coverage; or
- (9) Animals, but not including rodents, birds or insects.

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$50,000, unless a higher limit is shown in the declarations.

**b. Harvested Grapes**

The insurance provided by this Coverage Form is extended to apply to loss of or damage to your harvested grapes while outside of buildings at the described premises, including debris removal.

This Coverage Extension applies only to loss or damage caused by or resulting from:

- (1) The "Specified Causes of Loss" as defined and limited in the Causes of Loss – Special Form; or
- (2) Rain, snow, ice or sleet.

The exclusion of loss caused by or resulting from rain, snow, ice or sleet to property in the open in the Causes of Loss – Special Form does not apply to this Coverage Extension. All other Exclusions and Limitations in that form continue to apply.

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$50,000, unless a higher limit is shown in the declarations.

**c. Damage to In-Process Wine Goods and Wine Goods Being Aged**

- (1) The insurance provided by this Coverage Form extends Your Business Personal Property insurance to apply to loss or damage to, or spoilage of, your in-process wine goods or wine goods being aged caused by or resulting from:
  - (a) Complete or partial lack of electric power to wine processing or temperature control equipment at the described premises, or to computer apparatus at the described premises which services or controls such equipment, due to conditions beyond your control.
  - (b) Mechanical breakdown of wine processing or temperature control equipment at the described premises, or of computer apparatus at the described premises which services or controls such equipment, meaning:
    - (i) The actual breaking of any mechanical part(s) of the wine processing equipment, temperature control equipment or computer apparatus; or
    - (ii) The burning out of motors or electrical equipment or apparatus which is part of or services the wine processing equipment, temperature control equipment or computer apparatus; or
    - (iii) The actual breaking of any equipment built to operate under internal pressure or vacuum other than weight of contents.

The mechanical breakdown must manifest itself by physical damage to the equipment or apparatus which causes the mechanical action of the equipment or apparatus to stop completely and which requires repair or replacement to become functional. Faulty operation or malfunction of the equipment or apparatus which does not cause the complete stopping of the mechanical action and does not require

repair or replacement of the damaged parts, will not be considered mechanical breakdown.

- (c) A surge of electric power or a false electronic signal to the computer apparatus at the described premises which services or controls the wine processing or temperature control equipment at the described premises.

Insurance under this Coverage Extension includes the reasonable extra expense you incur to minimize such a loss, but only to the extent it reduces the amount of loss otherwise payable under this Extension.

- (2) We will not pay for loss or damage under this Coverage Extension caused by:

- (a) The manual disconnection of any wine processing equipment, temperature control equipment or computer apparatus from the source of electrical power at the described premises;

- (b) The termination of electrical power caused by the throwing or turning off of any switch or other device at the described premises used to control the flow of electrical power or current;

- (c) The inability of an electric utility company or other source of electric power, whether on or off the described premises, to provide sufficient power due to government order, lack of fuel, or insufficient installed generating capacity to meet demand; or

- (d) Programming errors or faulty machine instructions.

- (3) None of the exclusions in the Causes of Loss – Special Form apply to this Extension except:

- (a) Earth Movement;
    - (b) Governmental Action;
    - (c) Nuclear Hazard;;
    - (d) War and Military Action;
    - (e) Water

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$50,000, unless a higher limit is shown in the declarations.

#### **d. Processing Water**

The insurance provided by this Coverage Form is extended to pay additional costs and expenses you incur when, due to a loss of water supply to your premises as a result of a Covered Cause of loss, you are required to have water needed to continue your “operations” shipped, trucked or otherwise separately delivered to your premises by an outside supplier or vendor.

The most we will pay in any one occurrence for loss or damage under this Coverage Extension is \$50,000, unless a higher limit is shown for this coverage in the Schedule of this endorsement.

## **2. Wine or Distilled Products – Special Valuation**

The Valuation Loss Condition in Section **E.7.** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is amended by the addition of the following:

In the event of loss, wine goods to which this insurance applies, including harvested grapes and in-process and finished wine goods, whether your property or the property of others, will be valued as follows:

- a. "Irreplaceable Inventories," meaning products that in the ordinary course of your business would be specifically identified by at least three of the following designations:

- (1) Estate Bottled;
- (2) Produced and Bottled by;
- (3) Named Vineyard;
- (4) Appellation; or
- (5) Vintage or Methode Champenoise;

will be valued at the average market listing, at the time of loss, of three well established and reputable wine merchants selected by us.

- b. "Replaceable Inventories," meaning your harvested grapes and any cased and bulk wine, other than "irreplaceable inventories," will be valued at the average net market release price for the same varietal or vintage over the previous three years.

The value of wine products does not include discounts or expenses you otherwise would have had, such as bottling, labeling, racking and other un-incurred processing expenses which you would have incurred had there been no loss.

In addition, the value of wine products does not include unpaid U.S. Government Internal Revenue taxes for which you are liable. But the value of wine products do include State, County and Local taxes for which you are liable.

## **B. CHANGES TO THE CAUSES OF LOSS – SPECIAL FORM**

**The following additional Causes of Loss are added:**

### **a. Collapse of a Tank Extension**

The ADDITIONAL COVERAGE – COLLAPSE in Section D. is extended to also apply to loss or damage to Covered Property caused by the implosion or inward collapse of a tank due to the failure of a pressure relief device on the tank.

### **b. Wine Leakage**

The insurance provided by this Coverage Form is extended to insure against wine leakage of finished or in-process wine products from tanks, vessels or barrels used to process or store the wine products, or from component parts of, or connections to or from the tanks, vessels or barrels due to direct physical damage caused by or resulting from;

- (1) Risks of Direct Physical Loss, as defined and limited in the Special Causes of Loss Form or;

- (2) The implosion or inward collapse of the tank, vessel or barrel due to the failure of a pressure relief device on the tank, vessel or barrel; or
- (3) Errors or omissions in the workmanship of you or your employee(s).

However, we will not pay for any loss or damage under this Coverage Extension caused by wine leakage that can reasonably be considered normal and customary to the trade or operation.

If the Business Income (And Extra Expense) Coverage Form or the Business Income (Without Extra Expense) Coverage Form is attached to this policy, we will also pay for loss of Business Income and Extra Expense resulting from necessary suspension of your "operations" due to wine leakage.

All other exclusions continue to apply.

**c. Product Contamination and Adulteration**

(1) The insurance provided by this Coverage Form is extended to insure against direct physical loss to:

- (a) Wine in process,
- (b) Wine being aged, and
- (c) Bottled Winery Products

caused by adulteration or contamination, while located on your premises.

For the purposes of this coverage, "Adulteration" or "Contamination" must result from the actual accidental introduction of a foreign substance, agent or organism during the fermentation, aging process and bottling process of your wine goods, which causes the property to become diminished in value or use. This includes, but is not limited to, diminished value or use due to change in color, finish, flavor, size or texture.

Adulteration and Contamination resulting from an otherwise Covered Cause Of Loss will continue to be covered up to the applicable limit of insurance.

If the Business Income and Extra Expense Coverage endorsement is attached to this policy, we will also pay for loss of Business Income and Extra Expense resulting from necessary suspension of your "operations" due to direct physical loss, if covered by this endorsement.

To the extent of the coverage provided under this endorsement, any current exclusion or limitation regarding adulteration, contamination, nesting or infestation, change in color, finish, flavor, size or texture that are on this policy do not apply. All other coverages, exclusions and limitations applicable to this policy continue to apply.

- 2) This policy is extended to insure against contact of wine products with residual cleaning solvents within the tanks, vessels or barrels, including their component parts and connections, used to process or store the wine products due to direct physical loss caused by or resulting from the "Specified Causes of Loss" as defined and limited in the Causes of Loss – Special Form.



The most we will pay for Property Damage or Business Income loss or damage in any one occurrence under this Coverage Extension is \$100,000, unless a higher limit is shown in the declarations.

**Definitions:**

**1. Adulteration:**

Introduction of a substance, agent, enzyme and/or organism that affects the nature and quality of the product.

**2. Contamination:**

Significant deterioration of a food product caused by bacteria, organism and enzymes that produces a noticeable change in the color, taste, appearance and/or texture of the product.

**3. Bottled Winery Products:**

Wine and other winery products:

a. In the bottle; or

b. Not bottled, but:

(1) Irreplaceable in kind and quality; and

(2) In the ordinary course of your business, would be:

(a) Bottled; and

(b) In your hands as producer or processor.

**C. LIMITS OF INSURANCE**

Per Occurrence Limit: \_\_\_\_\_

Annual Aggregate Limit: \_\_\_\_\_

If a limit is shown above (or in the Declarations pages as applicable to this endorsement), the most we will pay for loss or damage arising from the coverage extensions listed above:

1. In any one occurrence is the Per Occurrence Limit, and
2. The Annual Aggregate Limit arising from all occurrences during the policy period.

The Limit of Insurance is the most we will pay in a single occurrence for loss or damage. If there is more than one loss in a 12-month period (starting with the beginning of the present annual policy period), the most we will pay for the total of all loss or damage sustained during that period of time is the amount identified as the Annual Aggregate shown in the Schedule or the Declarations.

<i>SERFF Tracking Number:</i>	<i>CNAB-125858907</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08-F3254</i>		
<i>TOI:</i>	<i>05.1 Commercial Multi-Peril - Non-Liability</i>	<i>Sub-TOI:</i>	<i>05.1003 Commercial Package</i>
	<i>Portion Only</i>		
<i>Product Name:</i>	<i>Commercial Multi Peril</i>		
<i>Project Name/Number:</i>	<i>Enhanced Winery Extension /08-F3254</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: CNAB-125858907 State: Arkansas  
First Filing Company: Continental Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 08-F3254  
TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1003 Commercial Package  
Portion Only  
Product Name: Commercial Multi Peril  
Project Name/Number: Enhanced Winery Extension /08-F3254

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 11/20/2008

**Comments:**

**Attachments:**

08-F3254 (AR) Tranmittal.pdf  
08-F3254 (AR) Form Filing Schedule.pdf

**Satisfied -Name:** Filing Memorandum **Review Status:** Approved 11/20/2008

**Comments:**

**Attachment:**

08-F3254 & 08-R3254 AR (Filing Memorandum).pdf



# Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>	<b>Group NAIC #</b>
CNA Insurance	218

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Continental Casualty Company	IL	20443	36-2114545	
National Fire Insurance Company of Hartford	IL	20478	06-0464510	
American Casualty Company of Reading, PA	PA	20427	23-0342560	
Transportation Insurance Company	IL	20494	36-1877247	
Valley Forge Insurance Company	PA	20508	23-1620527	
The Continental Insurance Company	PA	35289	13-5010440	

<b>5. Company Tracking Number</b>	<b>08-F3254</b>
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Ruby G. McGhee	State Filing Analyst	(312) 822-4344	(312) 755-2394	ruby.mcgee@cna.com
333 S. Wabash – 37S Chicago, IL 60604-9901				
7. Signature of authorized filer		<i>Ruby G. McGhee</i>		
8. Please print name of authorized filer		Ruby G. McGhee		

**Filing information** (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	<b>05.0 - Commercial Multi Peril</b>
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	<b>05.0003 - Multi Peril (Commercial Package)</b>
<b>11. State Specific Product code(s) (if applicable)[See State Specific Requirements]</b>	N/A
<b>12. Company Program Title (Marketing title)</b>	<b>Tailored Commercial Program Plus (TCPP)</b>
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: <b>01/01/2009</b> Renewal: <b>01/01/2009</b>
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	N/A
<b>17. Reference Organization # &amp; Title</b>	N/A
<b>18. Company's Date of Filing</b>	<b>11/19/2008</b>
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>08-F3254</b>
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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**We are filing the enclosed endorsement for use with our Tailored Commercial Program Plus (TCPP) coverage. A more detailed description of this filing is set forth in the enclosed Form/Rule Filing Memorandum.**

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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**Check #: N/A, Electronic Funds Transfer (EFT)**  
**Amount: \$50.00**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)  
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>		<b>08-F3016</b>		
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)		<b>08-R3016</b>		
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	<b>Enhanced Winery Extension Endorsement</b>	<b>G-300648-A (Ed. 04/08)</b>	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	<b>G-123091-E</b>	<b>CNAB-125535154</b>
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

## **FORM/RULE FILING MEMORANDUM 08-F/R3254**

### **Enhanced Winery Extension Endorsement**

The **Winery Extension Endorsement, G-300648**, is an enhanced package of coverage extensions to the Commercial Building and Personal Property Coverage Form specifically targeting the insurance needs of the winery market segment.

A basic version of this form (G-123091) was initially filed and approved in 1996, with subsequent revisions in 2002, 2006 and 2007. This version provided Winery occupancies a single \$25,000 non-increasable limit for each of the three coverages below:

1. Outdoor Vines, Growing Grapes and Trellises
2. Harvested Grapes
3. Damage to In-Process Wine Goods Being Aged

This form also included the following additional Valuation clause and Cause of Loss:

4. Wine or Distilled Products – Special Valuation
5. Collapse Cause of Loss amended to include loss or damage to Covered Property caused by the implosion or inward collapse of a tank due to the failure of a pressure relief device on the tank.

This version is being withdrawn, in favor of the revised version, which includes higher limits and enhanced coverages.

**Form:** The revised endorsement amends the Building and Personal Property Coverage Form and Causes of Loss – Special form.

This form provides a basic limit for the coverages listed below, which may be optionally increased to a maximum of \$1,000,000:

1. Outdoor Vines, Growing Grapes and Trellises Coverage - \$50,000, unless a higher limit is selected,
2. Harvested Grapes - \$50,000, unless a higher limit is selected,
3. Product Adulteration and Contamination - \$100,000, unless a higher limit is selected,
4. Damage to In-Process Wine Goods and Wine Goods being Aged - \$50,000, unless a higher limit is selected, and
5. Processing Water - \$50,000, unless a higher limit is selected.

The new form also includes the following additional Causes of Loss:

6. Wine Leakage
7. Wine or Distilled Products – Special Valuation
8. Collapse Cause of Loss amended to include loss or damage to Covered Property caused by the implosion or inward collapse of a tank due to the failure of a pressure relief device on the tank.

**Pricing:**

Currently the existing version of the endorsement is available at no charge, since the limits are small in size relative to the coverages provided. As a result of our review of the Winery market, our insureds, and our loss history, we are proposing to provide the expanded coverage endorsement, offering separate limits of coverage at higher levels than previous, also at no charge.

When one or more individual coverage limits are expanded beyond the new base limits displayed above, the premium charge for the additional level of coverage on the endorsement will be computed as follows: Total Building and Contents Property premium after all modifications (i.e. Package discount, Company Deviation, IRPM, Dispersion Credit, etc.) multiplied by a percentage Based on individual risk features and underwriter judgment.

An appropriate percentage is based on:

- 1) the number of individual coverages (items 1-5) being extended
- 2) the size of limit(s) chosen for each coverage
- 3) the nature of the additional hazard posed by the coverage extension(s), given the insured's operations

Each of the coverage/limits combinations will also have its own Minimum Premium, as listed in the attached chart. The selected Minimum Premiums are totaled as applicable to the combinations selected.

Each of the five coverages listed above may be provided at limits of \$100,000, \$200,000, \$250,000, \$300,000, \$400,000, \$500,000, \$750,000, and \$1,000,000.

The attachment below provides examples of the application of the percentages at different limits and minimum premiums.

**Occurrence/Aggregate optional limits**

A new feature of this endorsement includes the ability to add an Occurrence/Annual Aggregate applicable to coverages 1-5 above. These limits are optional per underwriting judgment, subject to a minimum limit equal to the lowest limit selected for each of the individual coverages.

**Rate Impact**

Assuming a 75% endorsement acceptance ratio applicable to New and Renewal business, and a \$100 minimum charge, the rate change is 0.9% for the average package policy in Division 9.

**Manual Pages**

Manual page CNA-TCP (Tailored Commercial Program Plus) II-5 reflects the enhancements above and has been submitted for your review.

**Implementation**

We propose to implement this revision for policies effective on and after January 1, 2009.

**Contacts**

Please direct any questions about this Form filing to Ruby McGhee at [Ruby.McGhee@cna.com](mailto:Ruby.McGhee@cna.com), 312-822-4344 or Douglas Clark at [Douglas.Clark@cna.com](mailto:Douglas.Clark@cna.com), 312-822-6483.

## ATTACHMENT #1: PRICING EXAMPLES

Refer to the attached chart for examples of the pricing application. The chart reflects a suggested rate in each range.

Coverage	\$50,000	\$100,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000	\$750,000	\$1,000,000
Outdoor Vines, Growing Grapes, and Trellises	Included	.25%	.30%	.45%	.60%	.90%	1.15%	1.35%	1.50%
Minimum Premium	NA	\$10	\$20	\$30	\$40	\$50	\$60	\$80	\$100
Harvested Grapes	Included	.25%	.30%	.45%	.60%	.90%	1.15%	1.35%	1.50%
Minimum Premium	NA	\$10	\$20	\$30	\$40	\$50	\$60	\$80	\$100
Product Adulteration and Contamination	NA	Included	.30%	.45%	.60%	.90%	1.15%	1.35%	1.50%
Minimum Premium	NA	NA	\$20	\$40	\$60	\$80	\$100	\$110	\$120
Wine Goods Damage	Included	.25%	.30%	.45%	.60%	.90%	1.15%	1.35%	1.50%
Minimum Premium	NA	\$10	\$20	\$30	\$40	\$50	\$60	\$80	\$100
Processing Water	Included	.25%	.30%	.45%	.60%	.90%	1.15%	1.35%	1.50%
Minimum Premium	NA	\$10	\$20	\$30	\$40	\$50	\$60	\$80	\$100

Refer to the examples below for application of the rates and minimum premiums.

Example #1: \$2,500 Building and Contents premium; subject to \$130 Minimum Premium  
Selected Limits/Rates/Minimum Premiums:

Coverage	Selected Limit	Rate	Premium	Minimum Premium
Vines	\$50,000	included	included	Included
Harvested Grapes	\$100,000	.0025	\$6.25	\$10.00
Adulteration/Contamination	\$500,000	.0115	\$28.75	\$100.00
Wine Goods Breakdown	\$100,000	.0025	\$6.25	\$10.00
Processing Water	\$100,000	.0025	\$6.25	\$10.00
Total			\$47.75	\$130.00

Example #2: \$8,000 Building and Contents premium; charge \$152, which exceeds the Minimum Premium.

Selected Limits/Rates/Minimum Premiums:

Coverage	Selected Limit	Rate	Premium	Minimum Premium
Vines	\$50,000	included	included	Included
Harvested Grapes	\$100,000	.0025	\$20.00	\$10.00
Adulteration/Contamination	\$500,000	.0115	\$92.00	\$100.00
Wine Goods Breakdown	\$100,000	.0025	\$20.00	\$10.00
Processing Water	\$100,000	.0025	\$20.00	\$10.00
Total			<u>\$152.00</u>	\$130.00